



# TRICARE<sup>®</sup>

*Your Military Health Plan*

## TRICARE Overseas Program



Updated October 2012

## Today's Agenda

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- What Is TRICARE?
- How Can I Get TRICARE?
- TRICARE Overseas Program Coverage
- Other Benefit Information
- Other Important Information
- For Information and Assistance



## What Is TRICARE?

### TRICARE is...

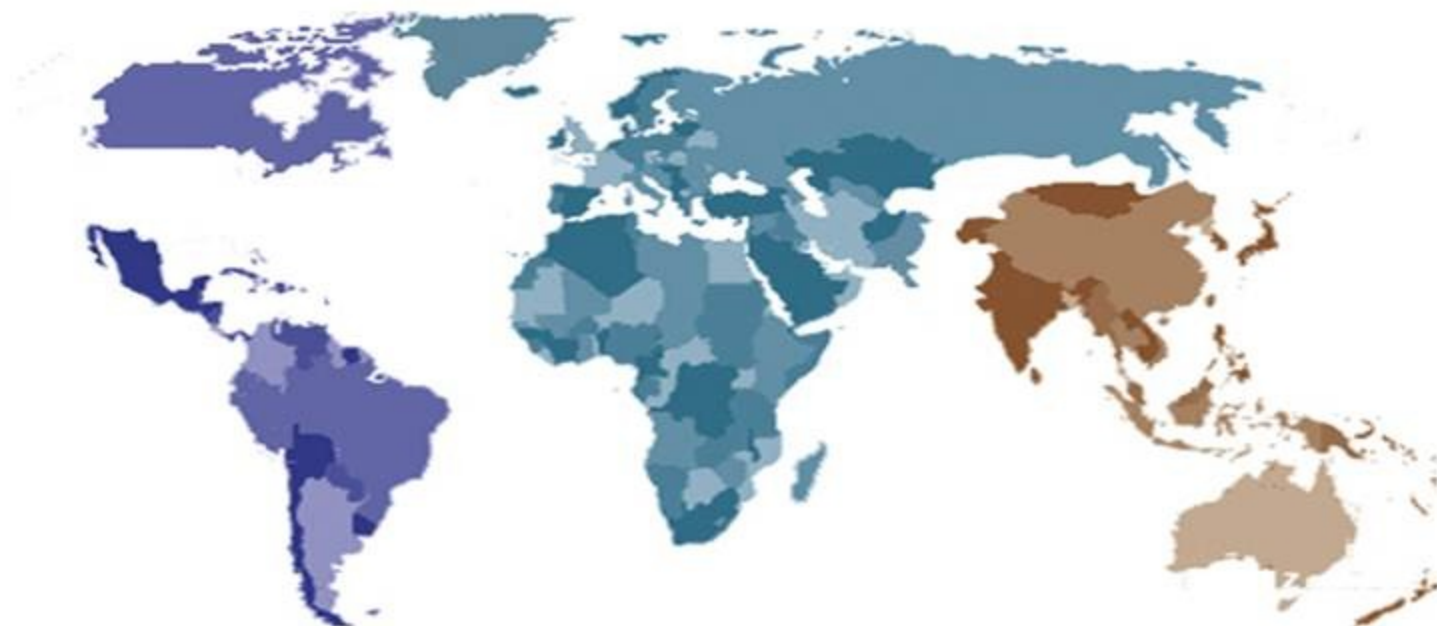
- ... the **health care program** supporting active duty service members (ADSMs), active duty family members (ADFMs), National Guard and Reserve members, retirees and retiree family members, survivors, and certain former spouses worldwide.
- ... a **network of military and civilian health care professionals** working together to foster, protect, sustain, and restore health for those entrusted to their care.



What Is TRICARE?

## TRICARE Overseas Region

The TRICARE Overseas Region is managed through three geographic areas



### Latin America and Canada

Central and South America, the Caribbean Basin, Canada, Puerto Rico, and the U.S. Virgin Islands

### Eurasia-Africa

Europe, Africa, and the Middle East

### Pacific

Asia, Guam, Australia, New Zealand, and remote Western Pacific countries



International SOS administers the TRICARE Overseas Program



## How Can I Get TRICARE?

### The Three Es: Entitlement, Eligibility, and Enrollment

- TRICARE is not a health insurance plan, but an **entitlement**—or guarantee of access—to benefits granted to you and your family for service to the nation.
- Although you may be entitled to TRICARE, you must take certain steps to remain **eligible** for benefits:
  - Hold a valid uniformed services identification (ID) card
  - Register in the Defense Enrollment Eligibility Reporting System (DEERS)
- For some programs, you may also need to **enroll** by submitting a form.\*

\* *ADSMs **must** enroll in a TRICARE Overseas Prime program.*



## Take Action! Register Your Family in DEERS

**Registration in DEERS is key to TRICARE eligibility**

Register your family members in the Defense Enrollment Eligibility Reporting System (DEERS)

- In person at a uniformed services identification (ID) card-issuing facility: [www.dmdc.osd.mil/rsi](http://www.dmdc.osd.mil/rsi)
- By sending changes and required documentation to:

Defense Manpower Data Center Support Office (DMDC)  
400 Gigling Road  
Seaside, CA 93955-6771



## Take Action! Register Your Family in DEERS

- Proper documentation is required, and includes:
  - Marriage certificate
  - Divorce decree
  - Adoption papers
  - Birth certificate
- You can verify eligibility in one of three ways:
  - Go to [www.dmdc.osd.mil/appj/address/](http://www.dmdc.osd.mil/appj/address/)
  - Visit your local MTF's Patient Administration Office
  - Contact your Service's personnel office



## TRICARE Eligibility

# Updating DEERS

- Keep your contact information up to date:
  - Online: [www.dmdc.osd.mil/appj/address/](http://www.dmdc.osd.mil/appj/address/)
  - By phone: 1-800-538-9552
  - By fax: 1-831-655-8317
  - Visit an ID card-issuing facility: [www.dmdc.osd.mil/rsi](http://www.dmdc.osd.mil/rsi)
  - More information: [www.tricare.mil/deers](http://www.tricare.mil/deers)
- Remember to register/update DEERS whenever there is a change in the family (*marriage, birth, adoption, divorce, death, etc.*) or when you move





## Overseas Program Options

- **Active duty service members**
  - TRICARE Overseas Program (TOP) Prime
  - TOP Prime Remote
- **Active duty family members and transitional survivors**
  - TOP Prime
  - TOP Prime Remote
  - TOP Standard
  - TRICARE Young Adult
  - TRICARE For Life (TFL) *(if entitled to Medicare Part A and enrolled in Part B)*



## Overseas Program Options

- **National Guard and Reserve members and family members**  
*(active 30 days or less)*
  - TRICARE Reserve Select (TRS)
- **Retired service members and family members, survivors, and others**
  - TOP Standard
  - TFL *(if entitled to Medicare Part A and enrolled in Part B)*
  - TRICARE Retired Reserve (TRR)



## Types of Providers

- **Military treatment facility (MTF) provider:** A provider working at military hospital or clinic, usually located on or near a military base
- **Network provider:** A host nation provider who has entered into a formal agreement with International SOS to provide medical care or services to TOP beneficiaries



## Types of Providers

- **Participating Non-Network provider:** A host nation provider who does not have a contractual relationship with International SOS, but agrees to provide cashless/claimless care to TRICARE Prime beneficiaries
- **Approved provider:** A host nation provider who has been verified to meet TOP standards and is allowed to invoice TRICARE for TRICARE beneficiary claims (*this applies to the Philippines*)
- **Non-Network nonparticipating provider:** A host nation provider who has not agreed to participate in TOP





## Overseas Coverage

# Types of Care

- **Routine care:** General office visits
- **Specialty care:** Care that a primary care manager is unable to provide
- **Urgent care:** Care for an illness or injury that is not an emergency but does require medical attention within 24 hours
- **Emergency care:** Care for an illness or injury that threatens life, limb, or eyesight



## Overseas Coverage

# TRICARE Overseas Program (TOP) Prime

Topic	Description
Eligibility	ADSMs and command-sponsored family members in certain areas*
Enrollment	<ul style="list-style-type: none"><li>• Fill out <i>TRICARE Prime Enrollment Application and PCM Change Form</i> and submit it to your TOP Regional Call Center or TRICARE Service Center (TSC). Applications are available at all TSCs and on the TRICARE Web site at <a href="http://www.tricare.mil/forms">www.tricare.mil/forms</a>.</li><li>• Provide a copy of ADSM orders showing command sponsorship of accompanying family members.</li></ul>
Costs	<ul style="list-style-type: none"><li>• There are no enrollment fees or deductibles.</li><li>• Active duty family members (ADFM)s are responsible for cost-shares for prescriptions filled by host nation providers.</li><li>• Beneficiaries may have to pay up front and file a claim for reimbursement.</li><li>• ADFMs incur costs when using the point-of-service (POS) option.</li></ul>
Getting Care	Routine care is provided by an assigned primary care manager at an MTF.

*\*Includes National Guard and Reserve members ordered to active duty service more than 30 consecutive days and their eligible family members*



## Overseas Coverage

# TRICARE Overseas Program (TOP) Prime Remote

Topic	Description
Eligibility	<ul style="list-style-type: none"><li>• ADSMs and command-sponsored family members living with them in remote overseas locations</li><li>• National Guard and Reserve family members and command-sponsored ADFMs who were living with their sponsor in a remote overseas location when their sponsor received unaccompanied orders to another location</li></ul>
Enrollment	Same as TOP Prime.
Costs	Same as TOP Prime.
Getting Care	<ul style="list-style-type: none"><li>• Routine care is generally provided by an assigned host nation PCM.</li><li>• Referrals are required for specialty and urgent care.</li><li>• If care is not available locally, the TAO may coordinate medical temporary duty (TDY) to an MTF or the nearest TOP Prime Remote network facility.</li></ul>





## Overseas Coverage

# TRICARE Overseas Program (TOP) Standard\*

Topic	Description
Eligibility	ADFM's ( <i>command-sponsored and non-sponsored</i> ), retired service members and their families, survivors, and others living or traveling overseas
Enrollment	No enrollment is required.
Costs	There is no annual enrollment fee, but deductibles and cost-shares apply.
Getting Care	<ul style="list-style-type: none"><li>• You may seek care from any qualified host nation provider.</li><li>• Contact the nearest MTF, TRICARE Service Center, or U.S. Embassy Health Unit for assistance locating a host nation provider.</li><li>• No referrals are necessary, but authorizations are required for certain services.</li><li>• Be prepared to pay the provider first and submit claims, including proof of payment, for reimbursement.</li></ul>



*\*TRICARE Extra is not available overseas.*



## Overseas Coverage

# TRICARE Overseas Program (TOP) Standard\* Costs

Beneficiary Category	Cost-shares
ADFM's	<ul style="list-style-type: none"> <li>• Outpatient cost-share: 20% of the TRICARE-allowable charge</li> <li>• Inpatient cost-share: Per diem charge (\$25 minimum)</li> </ul>
Retirees, their families and all others	<ul style="list-style-type: none"> <li>• Outpatient cost-share: 25% of the TRICARE-allowable charge</li> <li>• Inpatient cost-share: 25% of the billed charges for institutional services, plus 25% of covered costs for separately billed professional services.</li> </ul>

Beneficiary Category	Outpatient Deductibles
ADFM's E-4 and below	<ul style="list-style-type: none"> <li>• \$50 / Individual</li> <li>• \$100 / Family</li> </ul>
ADFM's E-5 and above	<ul style="list-style-type: none"> <li>• \$150 / Individual</li> <li>• \$300 / Family</li> </ul>
Retirees and all others	<ul style="list-style-type: none"> <li>• \$150 / Individual</li> <li>• \$300 / Family</li> </ul>



*\*TRICARE Extra is not available overseas.*

## Overseas Coverage

# TRICARE Young Adult (TYA)

Topic	Description
Eligibility	<ul style="list-style-type: none"><li>• Unmarried dependent of an eligible uniformed service sponsor*</li><li>• At least age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides at least 50 percent of the financial support), but have not yet reached age 26</li><li>• Not eligible to enroll in an employer-sponsored health plan</li><li>• Not otherwise eligible for TRICARE program coverage</li></ul>
Enrollment	<ul style="list-style-type: none"><li>• The <i>TRICARE Young Adult Application</i> is available at <a href="http://www.tricare.mil/tya">www.tricare.mil/tya</a></li><li>• When applying, you must verify that you are not married and not eligible to enroll in an employer-sponsored health plan.</li><li>• Your completed application must include the first three months of premium payments.</li></ul>
Costs	<ul style="list-style-type: none"><li>• TYA is a premium-based health care plan with monthly premiums, an annual deductible, and cost-shares.</li></ul>
Getting Care	<ul style="list-style-type: none"><li>• TYA coverage includes medical and pharmacy, but excludes dental.</li><li>• Beneficiaries can see any TRICARE-authorized provider for care.</li><li>• No referrals are necessary, but prior authorizations from your regional contractor are required for certain services.</li></ul>

*\*If you are an adult child of a non-activated member of the Selected Reserve of the Ready Reserve or of the Retired Reserve, your sponsor must be enrolled in TRICARE Reserve Select or TRICARE Retired Reserve for you to be eligible for TYA.*

## Overseas Coverage

# TRICARE Reserve Select® (TRS)

Topic	Description
Eligibility	Members of the Selected Reserve of the Ready Reserve who are not eligible for or enrolled in the Federal Employees Health Benefits program and their eligible family members
Enrollment	<ul style="list-style-type: none"><li>• Visit the Guard-Reserve TRICARE Reserve Select Program Web site at <a href="http://www.dmdc.osd.mil/appj/reservetricare">www.dmdc.osd.mil/appj/reservetricare</a>, follow the instructions, and print and sign the <i>Reserve Component Health Coverage Request</i> form (DD Form 2896-1).</li><li>• Fax or mail the completed form to the address on the form along with the first month's premium.</li></ul>
Costs	<ul style="list-style-type: none"><li>• TRS is a premium-based health care plan, and annual deductibles and cost-shares apply.</li><li>• The catastrophic cap is \$1,000 and represents the maximum amount you pay for TRICARE-covered services during a fiscal year. The cap includes your deductibles, cost-shares, and prescription copayments.</li></ul>
Getting Care	Receive care from any qualified host nation provider. Referrals are not necessary, but you may have to pay the provider first and submit claims for reimbursement.



## Overseas Coverage

# TRICARE Retired Reserve® (TRR)

Topic	Description
Eligibility	Qualified Retired Reserve members under the age of 60 who are not eligible for or enrolled in the Federal Employees Health Benefits program and their eligible family members
Enrollment	<ul style="list-style-type: none"><li>• Visit the Web-based <i>Defense Manpower Data Center (DMDC) Reserve Component Purchased TRICARE Application</i> at <a href="http://www.dmdc.osd.mil/appj/reservetricare">www.dmdc.osd.mil/appj/reservetricare</a>, follow the instructions, print and sign the <i>Reserve Component Health Coverage Request</i> form (DD Form 2896-1).</li><li>• Fax or mail the completed form to the address on the form along with the minimum of two months' premiums.</li></ul>
Costs	<ul style="list-style-type: none"><li>• TRR is a premium-based health care plan, and annual deductibles and cost-shares apply.</li><li>• The catastrophic cap is \$3,000 and represents the maximum amount you pay for TRICARE-covered services during a fiscal year. The cap includes your deductibles, cost-shares, and prescription copayments.</li></ul>
Getting Care	Receive care from any qualified host nation provider. Referrals are not necessary, but you may have to pay the provider first and submit claims for reimbursement.



## Overseas Coverage

# TRICARE For Life (TFL)

Topic	Description
Eligibility	Beneficiaries who are entitled to premium-free Medicare Part A <b>and</b> have Medicare Part B coverage
Enrollment	Beneficiaries with Medicare Part A and Medicare Part B are automatically covered by TFL if their information in DEERS is current.



## Overseas Coverage **TFL (Continued)**

Topic	Description
Costs	<ul style="list-style-type: none"><li>• Where available, Medicare is the primary payer for Medicare-covered services.</li><li>• Outside the United States and U.S. territories and for TRICARE-covered services not covered by Medicare, TRICARE becomes the primary payer and TRICARE deductibles, cost-shares, and authorization rules apply.</li></ul>
Getting Care	<ul style="list-style-type: none"><li>• United States and U.S. territories: Seek care from any Medicare provider.</li><li>• Coverage costs and authorization requirements are similar to TOP Standard when Medicare is not available. Referrals are not necessary, but authorizations may be required for certain services.</li></ul>



## Traveling in the United States

- **TOP Prime and TOP Prime Remote Beneficiaries:**
  - Emergency Care: Call 911 or go to the nearest emergency facility. Notify your TOP Regional Call Center within 24 hours to coordinate authorization, continued care, and payment.
  - Urgent Care: Contact your TOP Regional Call Center before receiving care. Failing to obtain a referral may result in higher out-of-pocket costs.
  - Routine Care: Obtain a referral from your PCM before leaving your host nation. If already in the United States, contact your PCM.

**Note:** Your PCM is required to provide a referral with justification for receiving routine care while in the United States. Your TOP Regional Call Center will then issue an authorization for you to receive routine care while in the United States.



## Traveling in the United States

- **TOP Standard Beneficiaries:**
  - You may seek care from any provider. If you seek care from a stateside TRICARE network provider, the provider files the claim with the TOP claims processor for you. If you seek care from an authorized non-network provider, expect to pay up front and file a claim with the TOP claims processor in your home region.
  - Always file claims with the TOP claims processor in your home region, not with the regional contractor in the area where you are traveling. Submitting your claim to a stateside regional contractor may result in your payment being delayed.





## Other Benefit Information

# TRICARE Pharmacy Program

To fill prescriptions, you will need the prescription, a valid uniformed services ID card, and up-to-date information in DEERS. There are four ways to fill your prescription:

- At any military pharmacy
- Through TRICARE Pharmacy Home Delivery
  - Prescription must be from a U.S.-credentialed provider
  - Only available outside of U.S. territories if you have an APO/FPO\* address or are assigned to a U.S. Embassy

*\*APO/FPO addresses at U.S. embassies and consulates are only available to beneficiaries serving in an official capacity.*



## Other Benefit Information

### TRICARE Pharmacy Program

- At a TRICARE retail network pharmacy in U.S. territories (*only available in the United States and U.S. territories American Samoa\*, Guam, Puerto Rico, the Northern Mariana Islands, and the U.S. Virgin Islands*)
- At a host nation pharmacy (*You may have to pay up front and file a claim with TRICARE for reimbursement.*)
- If you live in the Philippines you are required to use only approved pharmacy providers.

For more information, visit: [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)

*\* Currently there are no TRICARE retail network pharmacies in American Samoa*



## Overseas Dental Options

- Active Duty Dental Program
  - Where possible: Seek care at overseas dental treatment facilities (ODTFs).
  - U.S. territories: Seek care through the Active Duty Dental Program (ADDP). For more information, visit [www.addp-ucci.com](http://www.addp-ucci.com).
  - Remote overseas locations: Call your TOP Regional Call Center to coordinate care.





## Overseas Dental Options

- TRICARE Dental Program (TDP)
  - Available to ADFMs and National Guard and Reserve members and their families (*Command sponsorship **not** required, but higher cost-shares apply*).
  - For more information or to enroll online, visit [www.TRICAREdentalprogram.com](http://www.TRICAREdentalprogram.com)
- Enhanced-Overseas TRICARE Retiree Dental Program (TRDP)
  - Available in certain areas for retired service members and their families, retired National Guard and Reserve members, survivors, and others
  - For more information or to enroll online, visit [www.trdp.org](http://www.trdp.org)



## Other Important Information

# TRICARE and Other Health Insurance

- If you have other health insurance (OHI):
  - Fill out a *TRICARE Other Health Insurance Questionnaire* ([www.tricare.mil/mybenefit/Forms.do](http://www.tricare.mil/mybenefit/Forms.do))
  - Follow the referral and authorization rules for your OHI
  - Tell your provider about your OHI and TRICARE
- After your OHI pays, TRICARE will pay the lesser of:
  - The billed amount, minus the payment from your OHI
  - The amount TRICARE would have paid without OHI
  - The OHI copayment or deductible
- For services covered by Medicare, your health insurance (OHI), and TFL, Medicare pays first, your OHI pays second, and TRICARE pays last.
- OHI is not applicable to Active Duty Service Members.



## Other Important Information

### **TOP Proof of Payment**

- You are required to submit proof of payment with all claims for care received overseas. Proof of payment may include a receipt, canceled check, credit card statement, or invoice from the provider that clearly states payment was received.
- Fill out *TRICARE DoD/CHAMPUS Medical Claim Patient's Request for Medical Payment* (DD Form 2642) and submit it with your:
  - Itemized bill or invoice
  - Diagnosis describing reason for medical care
  - Explanation of benefits from other health insurance (*if applicable*)
  - Proof of payment
- For more information, contact your TOP Regional Call Center and press option 2 or visit [www.tricare.mil/claims](http://www.tricare.mil/claims).





## TOP Claims Processing

- TOP civilian network providers file claims for TRICARE Prime beneficiaries
  - When visiting non-network host nation providers, **beneficiaries may have to pay up front** and file claims for reimbursement
- Beneficiaries do not need to file claims for MTF care
- Claims must be filed within 1 year of the date of an inpatient discharge
  - Download DD Form 2642 and instructions from [www.tricare.mil/claims](http://www.tricare.mil/claims) or [www.tricare-overseas.com](http://www.tricare-overseas.com)
  - Obtain forms and instructions at TSCs and MTFs



Other Important Information

## TOP Claims Processing

### Active Duty Service Member Health Care Claims

TRICARE Eurasia-Africa

TRICARE Latin America  
and Canada

TRICARE Pacific

TRICARE Active Duty Claims  
PO Box 7968  
Madison, WI 53707-7968

### Non-Active Duty Service Member Health Care Claims

TRICARE Eurasia-Africa

TRICARE Latin America  
and Canada

TRICARE Pacific

TRICARE Overseas  
Region 13  
PO Box 8976  
Madison, WI 53707-8976

TRICARE Overseas  
Region 15  
PO Box 7985  
Madison, WI 53707-7985

TRICARE Overseas  
Region 14  
PO Box 7985  
Madison, WI 53707-7985



## Other Important Information

### Filing a Grievance

- The grievance process allows you to report in writing any concern or complaint regarding health care quality or service.
- Download the Universal Grievance and Complaint Form on [www.tricare-overseas.com](http://www.tricare-overseas.com)
- When filing a grievance you must include:
  - Beneficiary name, address, phone number, and date of birth
  - Sponsor's Social Security number
  - Beneficiary signature
- Mail grievances to International SOS:  
International SOS Assistance, Inc.  
Reconsideration/Grievances Department  
P.O. Box 11570  
Philadelphia, PA 19116





## Other Important Information

### Reporting Suspected Fraud and Abuse

- Health care fraud happens when a person or organization takes action to deliberately deceive others to gain an unauthorized benefit. Health care abuse occurs when providers supply services or products that are medically unnecessary or that do not meet professional standards.
- Contact the customer service department for TRICARE Overseas to report suspected fraud and abuse:
  - Phone: 1-877-342-2503
  - Email: [TOPProgramIntegrity@internationalsos.com](mailto:TOPProgramIntegrity@internationalsos.com)
  - Online: [www.tricare-overseas.com/fraud.htm](http://www.tricare-overseas.com/fraud.htm)
- To report fraud or abuse regarding the pharmacy program, contact Express Scripts, Inc.:
  - Phone: +1-800-332-5455, ext. 367079
  - E-mail: [fraudtip@express-scripts.com](mailto:fraudtip@express-scripts.com)



## Social Security Numbers

In an effort to protect the privacy of TRICARE beneficiaries, the Department of Defense (DoD) is removing Social Security numbers (SSNs) from military identification (ID) cards, including the Common Access Card.

**Your new ID card will have one or both of the following:**

- A 10-digit DoD ID Number
- A DoD Benefits Number (DBN), if you are eligible for DoD benefits

You will not need a new ID card until your old card expires.

For more information, visit [www.tricare.mil/ssn](http://www.tricare.mil/ssn)



## For Information and Assistance

### TRICARE Eurasia-Africa

#### TOP Regional Call Center

+44-20-8762-8384 (overseas)

1-877-678-1207 (stateside)

tricarelon@internationalsos.com

#### Medical Assistance

+44-20-8762-8133

### TRICARE Latin America and Canada

#### TOP Regional Call Center

+1-215-942-8393 (overseas)

1-877-451-8659 (stateside)

tricarephl@internationalsos.com

#### Medical Assistance

+1-215-942-8320

### TRICARE Pacific

#### TOP Regional Call Centers

*Singapore:* +65-6339-2676 (overseas)

1-877-678-1208 (stateside)

sin.tricare@internationalsos.com

*Sydney:* +61-2-9273-2710 (overseas)

1-877-678-1209 (stateside)

sydtricare@internationalsos.com

#### Medical Assistance

*Singapore:* +65-6338-9277

*Sydney:* +61-2-9273-2760

#### General Information

[www.tricare.mil](http://www.tricare.mil)

#### Connect with TRICARE Online

[www.tricare.mil/mediacenter](http://www.tricare.mil/mediacenter)



TRICARE Overseas Program [www.tricare-overseas.com](http://www.tricare-overseas.com)

